

PETITION IN EQUITY

In early 2014, an Eastern Iowan discovered that her widowed mother, a 91-year-old Iowa woman who was still able to live independently despite her advanced age, was suddenly and unexpectedly losing money and going broke. The widow's losses turned out to be the result of a steady stream of outgoing checks to con artists, who were posing as psychics who wanted to help her. The con artists were reaching her through each day's mail in what had become a feeding frenzy, as scammers from all over descended upon this vulnerable woman. The mailings made outlandish claims of friendship, concern, and the ability to foresee and help deliver prize winnings and other good fortune. Each mailing asked for a payment, typically between about \$30 and \$100, for the services supposedly being rendered.

The Defendants are among those who victimized this elderly Iowa woman, telling outrageous lies in order to take her money. And this victim (referred to below as "the Iowa victim") is doubtless one of many.

The Attorney General resolved to stop this unconscionable preying upon Iowa's elderly, and make those directly responsible, as well as those who facilitate and foster the predation, answer for their inexcusable conduct. The instant lawsuit is part of that effort.

PARTIES AND VENUE

1. **Thomas J. Miller** is the Attorney General of the State of Iowa, and is expressly authorized by Iowa Code §§ 714.16 (6) & (7) of the Consumer Fraud Act to bring this action on behalf of the State of Iowa.

2. **International Astrology Foundation ("IAF")** is a so-called "foundation" that does not appear to be a corporation or to have any comparable status as a legally-formed business or other organization, according to an online search of New York State corporate records. IAF may be nothing more than a dba of Joseph Meisels.

3. **Joseph Meisels** is a resident of Brooklyn, New York. Upon information and belief, Meisels is the person primarily (if not exclusively) responsible for the IAF mailing(s) to the Iowa victim, and other deceptive mailings to Iowans through such dba's as RI Research¹ and "Steve Waters" (among others). Meisels opened and controlled the P.O. Boxes which each of these various entities used as a return address to receive checks and other responses.² In addition,

¹ R.I. Research, Inc. was a New York corporation formed in 1984, and dissolved in 1996. Corporate records indicate that it had the same Brooklyn street address that Joseph Meisels used in obtaining P.O. Box 323, the P.O. Box used as a return address in IAF mailings.

² Meisels opened P.O. Box 323 to receive mail for Zoran and IAF at some time prior to July

Meisels (with Ryfka Meisels) opened and controlled the bank account into which at least one check from the Iowa victim was deposited. Mr. Meisels is sued in whatever corporate or representative capacity he may have vis-à-vis IAF, as well as in his individual capacity.

4. Venue is proper in Polk County pursuant to Iowa Code §§ 714.16 (6) & (10).

JURISDICTION AND APPLICABLE LAW

5. The Iowa Consumer Fraud Act, Iowa Code § 714.16 (2)(a) ("the Consumer Fraud Act" or "CFA") provides in pertinent part:

The act, use or employment by a person of an unfair practice, deception, fraud, false pretense, false promise, or misrepresentation, or the concealment, suppression or omission of a material fact with intent that others rely upon the concealment, suppression, or omission, in connection with the lease, sale, or advertisement of any merchandise or the solicitation of contributions for charitable purposes, whether or not a person has in fact been misled, deceived, or damaged, is an unlawful practice.

6. Iowa Code § 714.16 (1) provides the following definitions:

(f) "Deception" means an act or practice which has the tendency or capacity to mislead a substantial number of consumers as to a material fact or facts.

(n) "Unfair practice" means an act or practice which causes substantial, unavoidable injury to consumers that is not outweighed by any consumer or competitive benefits which the practice produces.

7. Iowa Code § 714.16 (7) provides, in pertinent part:

Except in an action for the concealment, suppression, or omission of a material fact with intent that others rely upon it, it is not necessary in an action for reimbursement or an injunction, to allege or to prove reliance, damages, intent to deceive, or that the person who engaged in an unlawful act had knowledge of the falsity of the claim or ignorance of the truth.

1998; opened P.O. Box 103 to receive mail for R.I. Research at some time prior to 2007; and opened P.O. Box 264 to receive mail for "Rayat" in February of 2000, later adding "Steve Warters" [sic] as a name receiving mail at that box.

8. In describing remedies under the Consumer Fraud Act, Iowa Code § 714.16 (7)

provides in pertinent part as follows:

If it appears to the attorney general that a person has engaged in, is engaging in, or is about to engage in a practice declared to be unlawful by this section, the attorney general may seek and obtain in an action in a district court a temporary restraining order, preliminary injunction, or permanent injunction prohibiting the person from continuing the practice or engaging in the practice or doing an act in furtherance of the practice. The court may make orders or judgments as necessary to prevent the use or employment by a person of any prohibited practices, or which are necessary to restore to any person in interest any moneys ... which have been acquired by means of a practice declared to be unlawful by this section ...

In addition to the remedies otherwise provided for in this subsection, the attorney general may request and the court may impose a civil penalty not to exceed forty thousand dollars per violation against a person found by the court to have engaged in a method, act, or practice declared unlawful under this section; provided, however, a course of conduct shall not be considered to be separate and different violations merely because the conduct is repeated to more than one person. In addition, on the motion of the attorney general or its own motion, the court may impose a civil penalty of not more than five thousand dollars for each day of intentional violation of a ... permanent injunction issued under authority of this section.

9. Iowa Code §§ 714.16A (1) & (3) provide, respectively:

If a person violates section 714.16, and the violation is committed against an older person, in an action by the attorney general, in addition to any other civil penalty, the court may impose an additional civil penalty not to exceed five thousand dollars for each such violation.

As used in this section, 'older person' means a person who is sixty-five years of age or older.

Factors to be considered in imposing an additional civil penalty under section 714.16A are set forth at Iowa Code § 714.16A.2.

ADDITIONAL FACTUAL ALLEGATIONS

10. After receiving the above-referenced information about the victimization and losses

of the elderly Iowan, CPD staff worked with the woman's daughter to determine what entities had been soliciting money from her. Among many other checks the woman had written (which prompted other investigative efforts), she was discovered to have written a \$70 check to IAF in March of 2014. However, there was no indication why she had written this check, or, assuming the check was prompted by one of the many mail solicitations the woman had been receiving, how IAF had managed to identify her as a worthy target.

11. After initial investigation led to an address for IAF and identified Meisels as a participant in IAF's activities, on October 14, 2014, the Attorney General issued an investigative subpoena under the CFA to "Zoran and International Astrology Foundation and Joseph Meisels" ("Respondents," for purposes of discussions of the subpoena). The subpoena sought: copies of the various solicitations directed to the Iowa victim; information about who was behind the solicitations; a description of what was provided in exchange for the check the Iowa victim was known to have sent; identification of whatever other payments the Iowa victim had sent; and information about whatever lead lists were used to locate the Iowa victim in the first place, and whatever lead lists were subsequently furnished to others by Respondents that included the Iowa victim's name. A copy of the subpoena is appended as Attachment I, with redactions of the Iowa victim's name, personal data, and financial information.

12. On December 4, 2014, after some telephone contacts relating to the subpoena, New York attorney Aaron Twersky provided a letter responding to the subpoena, stating: "[T]his firm represents Zoran, International Astrology Foundation and Joseph Meisels. Enclosed please find documents responsive to the noted subpoena." Accompanying the letter were six (6) separate

mailings, totaling more than eighty (80) pages.³

13. Four of the mailings purported to be from persons with psychic or other such powers, who were offering to use those powers to deliver wealth, relief from suffering, and other benefits to the recipient in exchange for a payment ranging from \$50 to \$100. Each of these solicitations is a string of fabrications and falsehoods that could be dismissed as a harmless exercise in fantasy, but for the fact that each one asks for money from vulnerable people as payment for guaranteed efforts to improve their lives.

Example of a false and predatory solicitation mailing.

14. For example, one mailing claims to be from "Steve Waters . . . the world's greatest astrologer and psychic." This mailing is appended to this Petition as Attachment II. In this mailing, "Waters" (which is a dba of Meisels, upon information and belief) claims to have taken a special interest in changing the recipient's life for the better. Waters' trustworthiness and greatness as a psychic are attested to by none other than Prof. Magnum Demorarth, the "Chairman of International Conference of Astrologers and Psychics," whose picture appears in the mailing (Att. II, p. 7). Defendants evidently used an internet photo of former Federal Reserve Chair Ben Bernanke as the photo of Dr. Demorarth. (*Compare* Att. II, p. 7 with Att. III, a print-out from Wikipedia.)

15. The letter from Waters includes photos of several smiling people whose "lives I have saved . . . look at them today!" (Att. II, p. 13) The individuals pictured "were cursed with bad luck," but "[i]n each and every case I succeeded in turning them completely around." The first

³ Thus, Respondents did not respond to various information requests in the subpoena, including the request to identify other payments the Iowa victim made, and the request regarding the lead

photo pictured is of Steve Ballmer, former Microsoft CEO and current owner of the professional basketball team the Los Angeles Clippers. (See Att. IV, from a google search of images of Steve Balmer.) Upon information and belief, Defendants did not save Mr. Ballmer's life by turning him around, and are not responsible for his success.

16. Ultimately, for the wealth and other good fortune to be delivered as promised in the Waters letter, the recipient had to send off \$50 in return for a "psychic instrument." The \$50 was to be sent to a post office box which Meisels opened and controls. A vulnerable consumer who responded by sending the requested \$50 received the "psychic instrument" appended as Attachment V.

All of the solicitation mailings are misleading, unfair, or otherwise unlawful.

17. The other solicitation mailings are comparable, in terms of their false claims and their requests for money. Notably, a testimonial in another of the solicitation letters is from "C.N., Iowa," who states: "The money appeared out of no where [sic] – just like you said it would. I can clearly see you watching over me!"

18. One of the Defendants' six mailings includes the following language, evidently on the outer envelope: "Notice: By opening this envelope I certify I am over 18 years of age and I agree and accept that all content is fictional and for entertainment purposes only. ('Terms and Conditions')"

Defendants' subpoena response indicates that this disclaimer is part of only one of the six mailings; in any event, even if it were part of each mailing, it would not suffice to overcome the deception and unfairness of Defendants' solicitation practices. Thus, in addition to the various affirmative deceptions, the mailings failed to effectively communicate, or omitted

lists that may have included the Iowa victim.

completely, numerous material facts that might have kept consumers from being misled.

19. Although Defendants can be expected to claim that consumers only expected and received fictional information for entertainment purposes, Defendants' money-back guarantee contradicts this contention. For example, the attached mailing touts this money-back guarantee: "You must experience a miraculous turnaround -- or your money back!" (Att. II, p. 13). Similarly, the response form assures the person sending \$50 for the "psychic instrument" that "[i]t must work as stated" or else money can be refunded. (Att. II, p. 18). Clearly, what is being guaranteed -- and what a victim is paying for -- is the promised wealth and other benefits described. There is no money-back guarantee relating to the supposed entertainment value of the mailing.

20. Upon information and belief, Defendants have sent a number of other comparably misleading mailings to Iowans, beyond the few that were produced in response to the subpoena. After all, the post office boxes involved were opened by Defendants years ago, and evidently involved such other marketing identities as "Zoran" and "Rayat," neither of which was reflected in the six mailings produced (*see* footnote 2 on page 2 above).

21. Also upon information and belief, Defendants were able to target the Iowa victim (and others like her) through the use of commercially-available lead lists of susceptible consumers, and Defendants have exploited the Iowans appearing on such lists directly, through mailings like those described above, and indirectly, by sharing their names with other questionable marketers. Under these circumstances, such conduct constitutes an unfair practice, and otherwise violates the CFA.

Older Iowans are disproportionately victimized.

22. Upon information and belief, Defendants' practices exploit vulnerabilities that often accompany advanced age, and therefore disproportionately impact persons age 65 and older. Notably, some of the response forms that victims are to send back with their checks request the victim's birthdate (for astrological reasons, Defendants will likely claim). (Att. II, p. 18)

A temporary injunction should issue.

23. A temporary injunction should issue restraining Defendants from soliciting payments from Iowa residents in the manner described herein; this restraint should continue through the course of this litigation, and continue as a permanent injunction in the final resolution of this case. The affidavit of Consumer Protection Division Investigator Al Perales in support of this request for injunctive relief is appended as Attachment VI.

24. In addition, the Court should retain jurisdiction after final judgment, so that if Defendants violate the injunction the Court can enter judgment for up to \$5,000.00 for each day of intentional violation, pursuant to Iowa Code § 714.16 (7).

25. Neither all nor any part of the application for injunctive relief herein has been previously presented to and refused by any court or justice. Iowa R. Civ. P. 1.1504.

26. In an action by the state, no security shall be required of the state. Iowa R. Civ. P. 1.207.

Certification in support of an ex parte temporary injunction.

27. In conjunction with the Consumer Fraud Act provisions cited above, Iowa R. Civ. P. 1.1501 *et seq.* provide for entry of temporary injunctive relief. Iowa R. Civ. P. 1.1507 provides that a temporary injunction may issue without notice if the required showing is made, such

showing to include a certification by the applicant's attorney as to certain matters. The undersigned certifies as follows:

- a) Delaying injunctive relief by providing advance notice and hearing to Defendants is likely to result in an extended period during which additional consumers are at risk of being unlawfully induced to send money to Defendants as a result of the misleading and unfair solicitation practices described herein.
- b) Continuation of the predatory and unlawful conduct that Plaintiff seeks to enjoin would foreseeably cause hardship by diverting funds from the often limited household resources of Iowa consumers, particularly elderly consumers, under circumstances in which there is no assurance that losses will ever be reimbursed.
- c) The injunctive terms sought by Plaintiff would not halt any legitimate, non-misleading marketing or activities in which Defendants may be engaged. The injunction requested is not such as to "stop the general and ordinary business of a corporation" for purposes of Iowa R. Civ. P. 1.1507.
- d) Given the unfair and misleading nature of the practices described herein, and the fact that they have no apparent countervailing benefits, any doubt about halting the apparently deceptive diversion of funds from Iowa consumers should be resolved in favor of preventing further victimization.

COUNT I

CONSUMER FRAUD ACT VIOLATIONS

28. The Introduction and paragraphs 1 through 27 are incorporated herein by reference.

29. Defendants' marketing practices violate the prohibition of Iowa Code § 714.16 (2)(a) against misleading, deceptive, unfair, and omissive acts and practices, and otherwise violate that provision of Iowa law.

30. Although it is not necessary to establish reliance, damages or intent to deceive to obtain injunctive relief or reimbursement under the Consumer Fraud Act (*see* paragraph 7 above), establishing these factors, particularly intent, is nevertheless relevant *inter alia* to the Court's determination of the appropriate scope of injunctive relief and the appropriate amount of civil

penalties. Those acts and practices of Defendants in violation of subsection (2)(a) of the Consumer Fraud Act as alleged in this Count were such as would in fact induce reliance on the part of consumer victims, would in fact cause damage to consumers, and/or were intentional.

COUNT II

CONSUMER FRAUDS COMMITTED AGAINST OLDER PERSONS

31. The Introduction and paragraphs 1 through 30 above are incorporated herein by reference.

32. On information and belief, Consumer Fraud Act violations for which Defendants are responsible were committed against older persons and give rise to the additional civil penalty provided for in section 714.16A.

PRAYER

Plaintiff prays the Court grant the following relief:

A. Pursuant to Iowa Code § 714.16 (7), enter a temporary restraining order and preliminary injunction restraining Defendants and (as applicable) Defendants' directors, officers, principals, partners, employees, agents, servants, representatives, subsidiaries, affiliates, successors, assigns, merged or acquired predecessors, parent or controlling entities, and all other persons, corporations and other entities acting in concert or participating with either or both Defendants who have actual or constructive notice of the Court's injunction, from engaging in the deceptive, misleading, omissive, and unfair practices alleged in this Petition or otherwise violating the Iowa Consumer Fraud Act.

B. Pursuant to Iowa Code § 714.16 (7), after trial on the merits, make permanent the above-described injunctions, expanding their provisions as necessary by including *inter alia* such

fencing-in provisions as are reasonably necessary to ensure that Defendants and other enjoined persons and entities do not return to the unlawful practices alleged herein, or commit comparable violations of law.

C. Pursuant to Iowa Code § 714.16 (7), enter judgment against Defendants, jointly and severally, for amounts necessary to restore to Iowa consumers all money acquired by means of acts or practices that violate the Consumer Fraud Act.

D. Pursuant to Iowa Code § 714.16 (7), enter judgment against Defendants, jointly and severally, for such additional funds as are necessary to ensure complete disgorgement of all ill-gotten gain traceable to the unlawful practices alleged herein.

E. Pursuant to Iowa Code § 714.16 (7), enter judgment against each Defendant of up to \$40,000.00 as a civil penalty for each separate violation of the Consumer Fraud Act.

F. Pursuant to Iowa Code § 714.16A, enter judgment against each Defendant for an additional civil penalty not to exceed \$5,000.00 for each violation of the Consumer Fraud Act committed against an older person.

G. Award Plaintiff interest as permitted by law.

H. Pursuant to Iowa Code § 714.16 (11), enter judgment against Defendants, jointly and severally, for attorney fees, state's costs and court costs.

I. Retain jurisdiction for purposes of: enforcing any judgment entered herein; ensuring full compliance with the Court's orders; and, in the event of non-compliance with the Court's injunction(s) by one or more Defendants, ruling upon a motion by the Attorney General for entry of an additional judgment of up to \$5,000.00 for each day of intentional violation pursuant to Iowa Code § 714.16 (7).

J. Grant such additional relief as the Court deems just and equitable.

THOMAS J. MILLER
Attorney General of Iowa

A handwritten signature in black ink, appearing to read "Steve St. Clair", written over a horizontal line.

Steve St. Clair
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Hoover Building, 2nd Floor
Des Moines, IA 50319
Ph: 281-5926
Fax: 281-6771
steve.stclair@iowa.gov

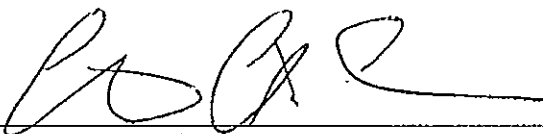
lead lists from which one or more Respondents obtained [REDACTED]'s name and/or other contact information, including, without limitation, the name(s) and address(es) of any and all businesses involved in marketing or otherwise furnishing such list(s).

4. *All written, electronically stored, or other information in the possession or control of one or more Respondents that relates to any effort by Respondents, or any of them, to market or furnish to others any customer list, prospect list, or lead list that included [REDACTED]'s name and/or other contact information, including, without limitation, the name(s) and address(es) of any and all persons or businesses involved in obtaining or receiving such list(s).*

In lieu of appearing, Respondents may provide the above-described materials and/or information to the undersigned, accompanied by the required oaths, at or before the time and date set forth, or at or before such alternative time and date as may be arranged between Respondents and the undersigned. In addition, each Respondent must either: Coordinate in submitting a single response for all Respondents, with each Respondent providing the required oath for that response; coordinate with fewer than all Respondents in submitting a joint response, with each coordinating Respondent providing the required oath for that joint response; or submit a response for such Respondent alone, accompanied by the required oath.

Witness my hand hereunto affixed this 15th day of October, 2014.

TOM MILLER, ATTORNEY GENERAL OF IOWA

By: 

Steve St. Clair
Assistant Attorney General
Hoover Building, 2nd Floor
1305 East Walnut
Des Moines, Iowa 50319
Phone: (515) 281-5926
Email: steve.stclair@iowa.gov

cc: Attorney General of New York

NOTICE OF INTENT TO PROCEED

Service of this subpoena and Notice of Intent to Proceed on you will also constitute your only notice, pursuant to Iowa Code § 714.16(6), that your failure to comply with this subpoena may result in application to the District Court for an order compelling a response to the subpoena and, additionally, for other relief provided by Iowa Code § 714.16(6).

Witness my hand hereunto affixed this 15th day of October, 2014.

THOMAS J. MILLER, ATTORNEY GENERAL OF IOWA

By: 
Steve St. Clair, Assistant Attorney General

OATH TO ACCOMPANY WRITTEN RESPONSE TO SUBPOENA

I certify under penalty of perjury that the responses submitted by the undersigned to Subpoena No. 2405 are true and complete to the best of my knowledge.

Dated this ____ day of _____, 2014.

[full name, printed],
on behalf of Zoran

Subscribed and sworn to before me this ____ day of _____, 2014.

Notary Public

OATH TO ACCOMPANY WRITTEN RESPONSE TO SUBPOENA

I certify under penalty of perjury that the responses submitted by the undersigned to Subpoena No. 2405 are true and complete to the best of my knowledge.

Dated this ____ day of _____, 2014.

[full name, printed],
on behalf of International Astrology Foundation

Subscribed and sworn to before me this ____ day of _____, 2014.

Notary Public

OATH TO ACCOMPANY WRITTEN RESPONSE TO SUBPOENA

I certify under penalty of perjury that the responses submitted by the undersigned to Subpoena No. 2405 are true and complete to the best of my knowledge.

Dated this ____ day of _____, 2014.

Joseph Meisels

Subscribed and sworn to before me this ____ day of _____, 2014.

Notary Public

851/57-21

3-12-14 DATE

31/1/07

PAY TO THE ORDER OF Porter International Pathology Incubation \$ 70.00



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Features
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FOR

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सुप्रसन्न

Posting Date Mar 18 2014 DB/CR D Amount \$70.00 Item Bank 53

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APPLE BANK
BROOKLYN, NY 11210
FOR DEPOSIT ONLY
T.F. 100

74700

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42

121

20

2004

Steve Waters,
PO Box 264,
Brooklyn, N.Y. 11223-0264

Immediate action required
Open and read at once!.

Important!
Everything hangs in the balance.
There is no time to delay!

ATTACHMENT II

The experts say your case is hopeless.

They all say you are doomed to failure.

It's in the stars: Try as you will, anything you do will end badly. You are cursed with bad luck and there is nothing you can do about it.



I beg to differ.

So much so, that I am willing to stake my reputation on it.

And so I did, standing up for you and objecting before the International proceedings, contending that there is no such thing. There is no such thing as someone born just to suffer. There is hope for you. There is indeed an answer. As bad as things appear now, you too have a fix, a correction.

Having said that I went further and begged them to let me make you a test case, so to speak, to prove that there is no one so far gone, so unlucky, so cursed, that cannot be helped.

Even someone whose luck fields are jammed and rusty as yours, with the knowledge I possess, with the psychic technology at my disposal, I can revive even the luck dead and perpetual inheritors of misfortune.

Let me introduce myself: My name is Steve Waters, and it is not for nothing that I am called the world's greatest astrologer and psychic. My specialty? Performing the impossible. Taking on the challenges others shy away from. Doing what they say cannot be done. My new project? To change you my friend, inside out, turning you from a dark, obscured, luck-dead individual into a shining bright happy star, radiant in plenty, in happiness, in love, and in joy. Indeed--everything will be reversed, you will experience the opposite of what you have been experiencing till now--all your suffering, your frustrations, the outrages committed against you, the lingering resentments and scars---all will be wiped clean, all soul wrinkling embarrassment erased as if they never happened.

Yes, this my friend is what awaits you---this and so much more, more happiness, more riches, vitality, more love and appreciation, more being genuinely valued for who you are--a new self image, a deep affection and respect afforded to you by everyone--especially those whose opinion of you matters the most. The ones whose affection and love you always wanted to earn. Now it is not merely possible, but you can count on it as accomplished fact. Nothing is too difficult. How can I be sure? The fact is that I specialize in people like you. I know the pattern as well as the back of my hand---and I KNOW EXACTLY THE RIGHT SOLUTION FOR YOU.

I know exactly, precisely, what you need. I want to get it into your hands as quickly as possible. Why? For two reasons.

1. So you can begin to enjoy all the happiness, joy, love, and wealth that you have been missing starting right away.

2. So your enemies, my enemies, do not try to undermine my attempts to help you--only to save themselves the embarrassment of being proved wrong. How would they do this? Easy--for a psychic that is. All they have to do is put thoughts in your head, discouraging you from even trying. This type of fogging is common and is to be expected. Its purpose is to deliberately cloud your mind in order to distract you from this opportunity to climb out of your hell hole and emerge into the light.

This is why you must act without the slightest hesitation. Your bad luck inertia, the darkness of decades of disappointments and misfortune clings to you like a mucousy phlegm. I can remove from you the filth of ages, the lingering, clinging ill fate and bad fortune that follows you everywhere you go.

Read on my friend, and learn the very means I will use to come to your aid and save you from an unlucky life---from lackluster, unnoticed existence, to one of love, admiration and undreamed of good fortune and success.



Recently, at a secretly held psychic conference, during a lecture I was giving on the subject of the most difficult, most intractable cases, yours came up.

Various psychics and astrologers in attendance proclaimed that indeed they have heard of your case, and many with first hand experience, claimed they have tried everything to help you--but to no avail.

Speaking with visible emotion and sadness, one very well known psychic and astrologer explained how he tried everything to help you---but nothing changed. So much so that today your luck remains as miserable as always. You are unhappy, and unloved--and life is just passing you by.

Of course, for confidentiality purposes, they could not mention you by name. But then they didn't have to.

Without even opening up and looking up your files, I already know everything. Looking at you with my spiritual eye, I saw your entire life--past, present and future flashing before me in a single instant.

In that brilliant moment is conveyed to me your whole being. Without uttering a single word I know your troubles, what you have been through, and what you are still forced to put up with and endure, forced to suffer from, till today.

All this happened in an instant. So right there in front of all the conference I raised my hand and said:

"Chairman, with your permission, I would like to challenge the speaker and contend that the person in question can be helped and, with permission from the council, I will undertake to do that."

"Impossible!" "Preposterous!" "Can't be!"--were some of the remarks that rang out in that room in response.

But the chairman silenced all of them:

"If Professor Waters would like to take on this seemingly impossible challenge, I can see no reason to prevent him. After all is there anyone in this room than can claim to help this poor soul? I see no hands. Therefore I see no reason to withhold permission from Professor Waters to try. Opposition motion denied."

Thanking the chairman for his permission and blessing, I took up the challenge. Before the entire psychic body, I pledged I would help you. I would unblock, unshackle you from whatever is holding you back.
Questions were shot at me from across the room:

"How will you accomplish that? One can sooner turn night into day!" They all laughed yet I stood silent.

"How will I accomplish that? That is for me to know and for you to find out."

I turned to one particularly dark fellow and said--"and I don't want you to interfere and try to prevent me as you did in my previous so called impossible cases--eh Twoksin?"

Twoksin, (his real name not the one you have most probably heard him referred to by) is a brilliant astrologer and psychic--but his arrogance, and hence his potential for evil and to be captured by the dark side, is greatly increased--hence, he doesn't like being crossed, contradicted, or as has been in confrontations I had with him in the past, being proved outright foolish and wrong. So taking no chances I insisted on remaining silent concerning my methods, the HOW of how I would help you.

That I am going to confide only to you.

What I am going to reveal to you is so ancient, so secret, that it has been revealed to me and to me alone.

Why was I worthy of being granted this knowledge?

Because it is known that while others may be out for their fortune or fame, my only interest is in using my powers and knowledge to help people. That is why I am more knowledgeable, more blessed with success than any other psychic or astrologer in the world. It is also why the dark side hates me so vehemently.

Why you have been singled out

My learning of you is not an accident.

Because you have been singled out by providence in front of an entire assemblage and symposium of the greatest psychics and astrologers in the world--- all unanimously agreed that as far as you are concerned, NOTHING CAN HELP, So it has been decreed. So is it written in the stars.

DESPITE ALL THAT---

I have risen to the challenge to prove otherwise.

How will I accomplish that?

There is only one thing in the universe that can turn your luck around.

All options have been exhausted. There is no choice but to

unleash the greatest SUPER WEAPON in my psychic arsenal in your behalf.

This instrument is the very last word in shattering the obstacles and forcing open the doors of Fate for those have had it bolted before them.

What am I saying? I am telling you simply--as I have told them-- **I know what your problem is and I know how to fix everything and make it better.** And these are not empty words. I

have, as the unsolicited testimonials I have included, show, I have the track-record to prove it.

If you will permit me, let me take you under my wing, and with your cooperation, I will proceed to change your life--helping you where no one else did, granting you good luck, happiness and success, despite the fact all others have given up on you--and even hold you up in contempt, as a prime example of someone so cursed and unlucky that not even I can help!

Well my friend, together we are going to prove them wrong. All the nay-sayers, and detractors you have suffered from, they will all be silenced forever, as I take you under my wing.

Important

Experience has shown me that it is a clear sign of fate, when someone is singled out as hopeless and cannot be helped, it is a clear message to me from heaven that the contrary is true. That this person is being singled out for a blessed change that I have been appointed to initiate.

The fact that all fingers point to you and wag saying Impossible! Their arrogance is all the indication I know that you are being singled out for a special reason. Relying on providence, it gives me the assuredness to proceed to help you, knowing my efforts are already crowned with success.

Here is where I have to rely on your good character and trust you will not reveal what I am about to tell you--even to those psychics and astrologers who will no doubt press you, wanting to know your secret, how you changed from being deadly unlucky to happy and successful practically overnight.

Here is what you have to do:

At your request I will send you a very special spiritual device one you have never heard of or read about. It is so secret, so effective, it holds the power to change not only your life but the life of every living being on this planet. It is an ancient instrument that is known to convey proven power and success to those who possess and know how to use it.

While I have my reputation at stake, I am not permitted to coerce you. You must come to me of your own accord. You must be willing to accept the simple fact that you have not been helped till now and you are tired of wasting any more time. You must have come to the decision and decided on your very own to avail yourself of this very special instrument, that has been reserved for only the most difficult--and at the same time most promising cases, of which you exemplify.

What you must do

With your permission, I will send you this awesome psychic instrument. I can go on forever trying to explain to you how it works---but in the end it will only confuse you. The bottom line is that I promise you that it works. Absolutely and foolproof. Solid and Ironclad, closed, shut tight, and delivered.

The fastest response, the fastest answer to your problems, to your intractable difficulties and woes--gone--like that--in the snap of the fingers! Don't take my word for it--try it for yourself--

absolutely, completely, risk free.

That's right---I will send you this incredible, super-powered psychic instrument, to implement the greatest changes in your life imaginable, transforming suffering to joy, loneliness to being truly loved and adored. Going from never having enough money to having all you could ever need. How quickly will this happen? Almost instantly---but you must put aside your skepticism and make your move now--before it's too late.

What am I referring to?

Well, if you must know, and you are entitled to know in my opinion, there was in attendance at the conference those that would not like to see you succeed. They have even expressed these thoughts. While it may seem petty on their part to try to keep you down, it is just people's nature, that they can't bear to see another succeed. In this case, so deep is their jealousy of me, they will do all they can to show me up.

Now once you obtain this special instrument they know there is nothing they can do. They know that it's too late. But before you receive it, before you order it, they can flood your mind with doubts and fill your heart with skepticism. Be aware that this is what is happening to you now this very minute. This is what you are feeling. Your hesitation is being caused by and generated by my enemies---your enemies---those that don't want you to succeed and be happy.

Ordering the instrument is the greatest threat to these negative forces that till now have succeeded in keeping you down. Don't allow them that power anymore. Break through their wall of doubt, the negativity that is being cast upon you, and order the special instrument that is being made available to you by recommendation and challenge.

Together, let's prove our enemies--your enemies, my enemies dead wrong---Wrong about their contention that you can't change--a big fat NO to those who want you to simply lie down and roll over and play dead, who don't want you to be happy and successful, loved and respected, living the good life you deserve, that you were destined to enjoy, from the beginning.

By overcoming your hesitation, by ordering the instrument now, you will make it all happen. Moreover, you have my absolute 100% guarantee. It must work for you or you can return it for your money back in full. Fill out the order form and send it today!

Yours Truly,
Your friend and protector,

Steve Waters

**Special Note from the Chairman of International Conference of
Astrologers and Psychics**



-Prof. Magnum Demorarth

As you no doubt already know, you have the sorry privilege of being singled out as one of the most difficult, most persistently unlucky, people ever born. My trusted colleague, Professor Waters, is by far, the greatest Psychic in the world. He knows everything there is to know about you and recognizes that you are a special case. He has singled you out in the conference as a personal challenge, putting at your disposal the most powerful psychic instrument known to man. What it is I couldn't tell you--he has not confided it even to me. Never the less, I urge you to act on his advise and order the instrument today. I cannot describe to you in words what a rare, unusual opportunity you are being offered. Don't let the detractors and dark forces, the people that hate you keep you from ordering now!



My name is Jill. My story is like yours. I too was singled out as world class unlucky--till Professor Waters changed it all. No doubt he will do the same for you.



A few years back I too was labeled hopeless. Professor Waters took up my case and look at me today! I own my own business and have found true love and happiness. My advise to you is to do everything he says---he's a genius!

What Professor Waters has done for others, he will do for you. Send in your Confidential Requisition form today!



Because the stakes are so high, in the next few days you will experience an unusual degree of confusion and possibly nervousness and anxiety. This is because of the mounting, concentrated, evil forces that are massing against you--trying to prevent you from being reshaped, recast, into a happy, fortunate, and lucky person you will soon become. My advise to you is not to pay any attention. Simply send for the secret instrument I have prepared for you--that's all. Then all the forces of evil will be rendered powerless, unable to hurt or harm you in any way.

Think back to the other night. You may not remember but you were visited by my astral form. At that time, I took a good look around you, where you lived, how you lived, who your so called friends are, till, if I may speak frankly, I felt nauseous and sick. I marveled how you could have endured and put up with it till now. At last you got up the courage and asked me explicitly to help. So there we were, I in my astral form and you in your deepest sleep, and together we went over your life, with my pointing out clearly what you must do.

Today, I am revisiting you physically, by means of this letter delivered into your hand.

These are the very same instructions I delivered to you then. The only difference is that the previous memory has been erased, but this, you have right in front of you. The opportunity, this once in a lifetime chance is being given to you now, in real time, and it's up to you to let it happen, not to resist, but let your destiny, your true destiny, your true glorious achievement and fulfillment unfold.

How?

By following the simple directions I give you--plus requisitioning the secret instrument--the superpower of psychic instruments, that I will also impart to you. Bad luck will then stop on its tracks for you--and from then on you will know only the good times, with loving, beautiful people totally understanding, appreciating, and in love with you.

The critical time to act is now. There can be no delay. You must trust me on this. Fill out the Confidential Requisition Form enclosed and mail it back in the envelope provided. If the envelope is missing you can address it to Steve Waters, PO Box 264, Brooklyn, N.Y. 11223-0264

Secrets told to me about you from the beyond



What glorious love awaits you! The most beautiful soul, totally understanding and devoted to you will soon come your way. You are indeed fortunate!

Soon you will go on a distant voyage. There, you will stumble upon a vast treasure of not only gold and precious stones, but clay jars, whose contents will re-write history, drastically changing man's knowledge and view of the past, and paving the way to a new, less violent, tomorrow.

Your name will become a household word. You will be looked up and admired world wide, for your wealth, your accomplishments, your talents, your wisdom.

All this awaits you tomorrow-- if you make the fateful choice today. Your ancestors, all your future generations, are all crying out, screaming at the top of their lungs, begging you to follow your conscience and send for the secret weapon, the all powerful psychic instrument I have tailor made for you---today.

Everything hinges on your decision. Do not delay!
Send in your Confidential Requisition form at once!

**While you may have many enemies,
now you have a powerful and true friend--
one who will soon place in your hand an
invincible spiritual weapon!**



Enemies? Who cares?. It doesn't matter who they are, the instrument I am already packing up carefully for you, will render your detractors weak kneed, quaking and powerless. For what can cause more jaw grinding and teeth gnashing to those that hate you, than to be forced to watch, to stand by helplessly as you rise to fame, success, and well deserved acclaim.

The only way to make that happen is for you to seize the moment and take the initiative now--right here today.

Send in your Confidential Requisition form at once!

Do you really want to succeed?



I know. This is all happening too quickly, too quickly for you to process, too quickly because you want to delay, you want to put off any real change, because any change, no matter how wonderful, is a shock to the system. One is always afraid of jarring ones system. Rightly or wrongly, we are afraid of change, and this is the greatest change of all and hence the greatest fear and apprehension. It's like people who have spent most of their lives in prison, upon their release they become highly anxious and cannot adjust to the outside world. An inmate who has done a certain amount of time in prison, gets nervous or even fears the time when he will be released back into society. Even though this is not the case with you, in many ways, there are similarities. That is why I want you to take assurance from the fact that I am going to be with you, every step of the way, as you climb the ladder to fame, achievement, wealth, and love. I will be there to make sure you make the right decisions.

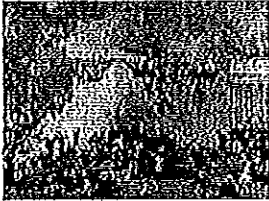
Once a friend, I am a friend for life and I will remain at your side. I will not let you fail--even if that is your inclination.

I have seen it happen many times: People who cannot bear their newfound success, are too frightened of its responsibility, gradually fall back into their old petty lives, where they are kicked around and taken advantage of--but at least there, in that familiar environment and doing the same activity, they don't feel threatened, and can predict and anticipate the outcome. Hence they are losers by choice, they suffer because they are afraid to do differently.

I will not let you be like that prisoner, who upon release has nowhere to go and is afraid to try anything new. Taking to success will be for you like a duck taking to water, because you were born to succeed. It's only a quirk, a result of some unfortunate event that you became stuck in the grind and fixed in the pattern you are in. It is not your fault you are trapped in a wheel you cannot escape, from a vicious circle you cannot get out of. Now with my help, you will become truly happy and free. Fill out the confidential requisition form immediately and mail to: Steve Waters, PO Box 264, Brooklyn, N.Y. 11223-0264

The Secret Instrument in History

Unknown to my colleagues, I have documented the powers of this instrument, as well as the clear instances in history in which it was employed, to the benefit of the nation or individual who utilized it.



It was used by the Babylonian conqueror Nebuchadnezzar, when all else failed to breach the walls of the city of Jerusalem, which until then had been protected as if by a divine force.



It was used by Napoleon to overcome impossible odds, and to achieve a stamina for himself and his troops that made them virtually invincible, making it possible to conquer and to keep conquering, had it not been for the loss of this instrument in an unfortunate accident of fate.



It was used by the founding fathers, by George Washington at Vally Forge, for without it, it would have been impossible to secure these here United States of America.



It was used by Andrew Carnegie to gather together the single greatest fortune that was the root fortune of some of the greatest wealth enjoyed today.

It was used by the CEO's of international corporations, who poured incredible amounts of money to track down this secret. They knew that any other effort or investment would not be as worthwhile. The instrument guarantees success where everything else failed, it will grant victory against all likelihood and odds.

This is not mere history. Their success can be your success. Send in your Confidential Requisition form at once!

Failure or Success?



You have no idea how many lives I have saved: Men and women who (through no fault of their own) were cursed with bad luck, people just like you-- destined and fated for ill fortune and misery--- and look at them today!

In each and every case I succeeded in turning them completely around.

This is why I have the confidence, the assuredness, that I can do the same for you.

This is why I offer you a 100% iron clad guarantee. You must experience a miraculous turnaround--or your money back!

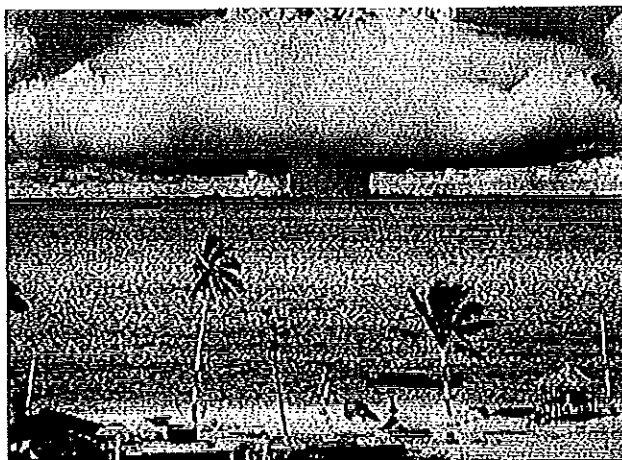
Why am I offering you this? Frankly, it's not for the money.

It's to prove a point: ANYONE CAN BE HELPED. Man is not prisoner to the stars.

It's time to say goodbye to doom and failure, and walk into the sunshine of your life, into the light of happiness, joy, success and good fortune.

You have found favor with me-- but the door of opportunity is rapidly closing. You must act immediately or be forever barred this chance again. Send in your Confidential Requisition form at once!

The True Story of the Atom Bomb and WW2



Many people are under the illusion that the turning point of WW2 was when the U.S. bombed Hiroshima.

The Atom bomb was not the secret weapon that was employed to end the hostilities. The secret weapon that was used (and this is only now being revealed in the history books) is that the secret weapon was indeed a psychic weapon, and it was my father, Professor P.T. Waters, who was involved in making this weapon available.

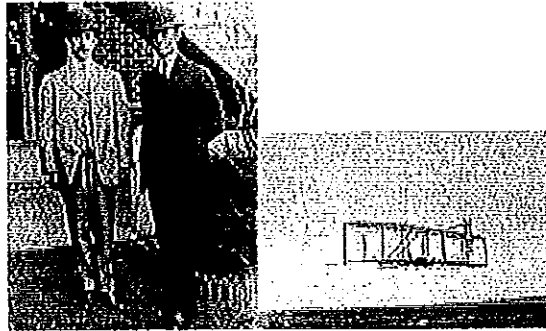
The atom bomb was merely a smokescreen, a mask, to the true devastation, to the true power that was unleashed in his employ. The secret was so classified that it was not even handed over to the government, but remained my fathers secret, passing it on to me directly, without ever divulging a word to anyone. It is this secret, this secret weapon that I want to share with you, whose power is greater than any known power in the universe, and can grant you all your desires, fulfilling your every wish.

Take this opportunity and act now. Take the hand that is being extended to you and don't let go. I am your friend forever,

Steve Waters.

Send in your Confidential Requisition form at once!

Who *really* invented Air Travel?



Observing photographs and movies at the turn of the century of Orville and Wilbur Wright, the so called inventors of the Airplane, a sharp eye cannot help but notice, that the rise of their plane was not a result of air currents lifting up the fragile structure, but rather, by observing the lips of Wilbur, it is clear that he is uttering an incantation, that together with the secret instrument, was capable of levitating the otherwise non-airworthy vehicle.

This is the first clear example of this secret instrument being used to advance the science of flight, and opened the door to modern human transport.

Now more than ever you need a breakthrough in your life. Send in your Confidential Requisition form at once!

w9

Confidential Requisition Form

Mail To: Steve Waters, PO Box 264, Brooklyn, N.Y. 11223-0264

Dear Prof. Waters,

Please send me the ancient psychic instrument , imbued with super conducting psychic power, that is reserved only for the most difficult and intractable cases. I understand that it is top secret and I will not share it with anyone or reproduce it in any fashion. Moreover, I will use it only according to instructions, never using it against those that have hurt me in the past. On that condition I enclose \$50.

It must work beginning almost instantly, or I can return it within 30 days for a complete refund.

Name_____

Address_____

City_____

State_____

Zip_____



Steve Waters, PO Box 264,
Brooklyn, N.Y. 11223-0264



Please!

For your sake act now—nobody cares for
you or believes in you more than I do.

Important! There is no time to delay!

INSTRUCTIONS:

1. Turn over this card.
2. Fill out the application
3. Mail it at once!

IMMEDIATE RESPONSE FORM

(Fill out and mail and once!)

W9

Mail To: Steve Waters, PO Box 264, Brooklyn, N.Y. 11223-0264

Dear Prof. Waters,

Thank you for taking my case. Please rush me everything you have prepared for me—including the secret instrument reserved for only the most difficult and intractable cases. I understand it is top secret and I will not share it with anyone or reproduce it in any fashion. It must work as stated or I can return it within 30 days for a complete refund. On that condition I enclose \$50.

Print Name_____

Address_____

City_____State_____Zip_____

Birthdate_____Time of birth_____

Ben Bernanke

From Wikipedia, the free encyclopedia

Ben Shalom Bernanke⁽¹⁾ (/bərˈnæŋki/ *bər-NANG-kee*;⁽²⁾ born December 13, 1953) is an American economist at the Brookings Institution⁽³⁾ who served two terms as chairman of the Federal Reserve, the central bank of the United States from 2006 to 2014. During his tenure as chairman, Bernanke oversaw the Federal Reserve's response to the late-2000s financial crisis. Before becoming Federal Reserve chairman, Bernanke was a tenured professor at Princeton University and chaired the department of economics there from 1996 to September 2002, when he went on public service leave.

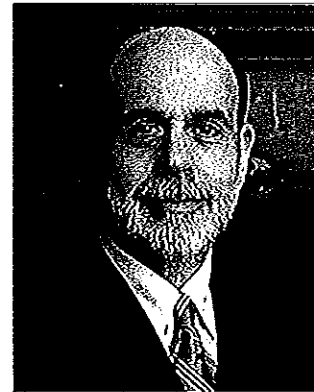
From 2002 until 2005, he was a member of the Board of Governors of the Federal Reserve System, proposed the Bernanke Doctrine, and first discussed "the Great Moderation" — the theory that traditional business cycles have declined in volatility in recent decades through structural changes that have occurred in the international economy, particularly increases in the economic stability of developing nations, diminishing the influence of macroeconomic (monetary and fiscal) policy.

Bernanke then served as chairman of President George W. Bush's Council of Economic Advisers before President Bush nominated him to succeed Alan Greenspan as chairman of the United States Federal Reserve. His first term began February 1, 2006. Bernanke was confirmed for a second term as chairman on January 28, 2010, after being renominated by President Barack Obama. His second term ended February 1, 2014 when he was succeeded by Janet Yellen.

Contents

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 - 1.1 Young adult
 - 1.2 Religion
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 - 1.4 Adult life
- 2 Academic and government career (1979–2006)
- 3 Chairman of the United States Federal Reserve
- 4 Controversies as Federal Reserve Chairman
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- 7 Statements on deficit reduction and reform of Social Security / Medicare
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Ben Bernanke



14th Chairman of the Federal Reserve

In office

February 1, 2006 --February 3, 2014

President George W. Bush
Barack Obama

Deputy Roger Ferguson
Donald Kohn
Janet Yellen

Preceded by Alan Greenspan

Succeeded by Janet Yellen

23rd Chairperson of the Council of Economic Advisers

In office

June 21, 2005 – January 31, 2006

President George W. Bush

Preceded by Harvey Rosen

Succeeded by Edward Lazear

Member of the Board of Governors of the Federal Reserve System

In office

August 5, 2002 – June 21, 2005

Nominated by George W. Bush

Personal details

Born Ben Shalom Bernanke
December 13, 1953
Augusta, Georgia, U.S.

Political party Republican

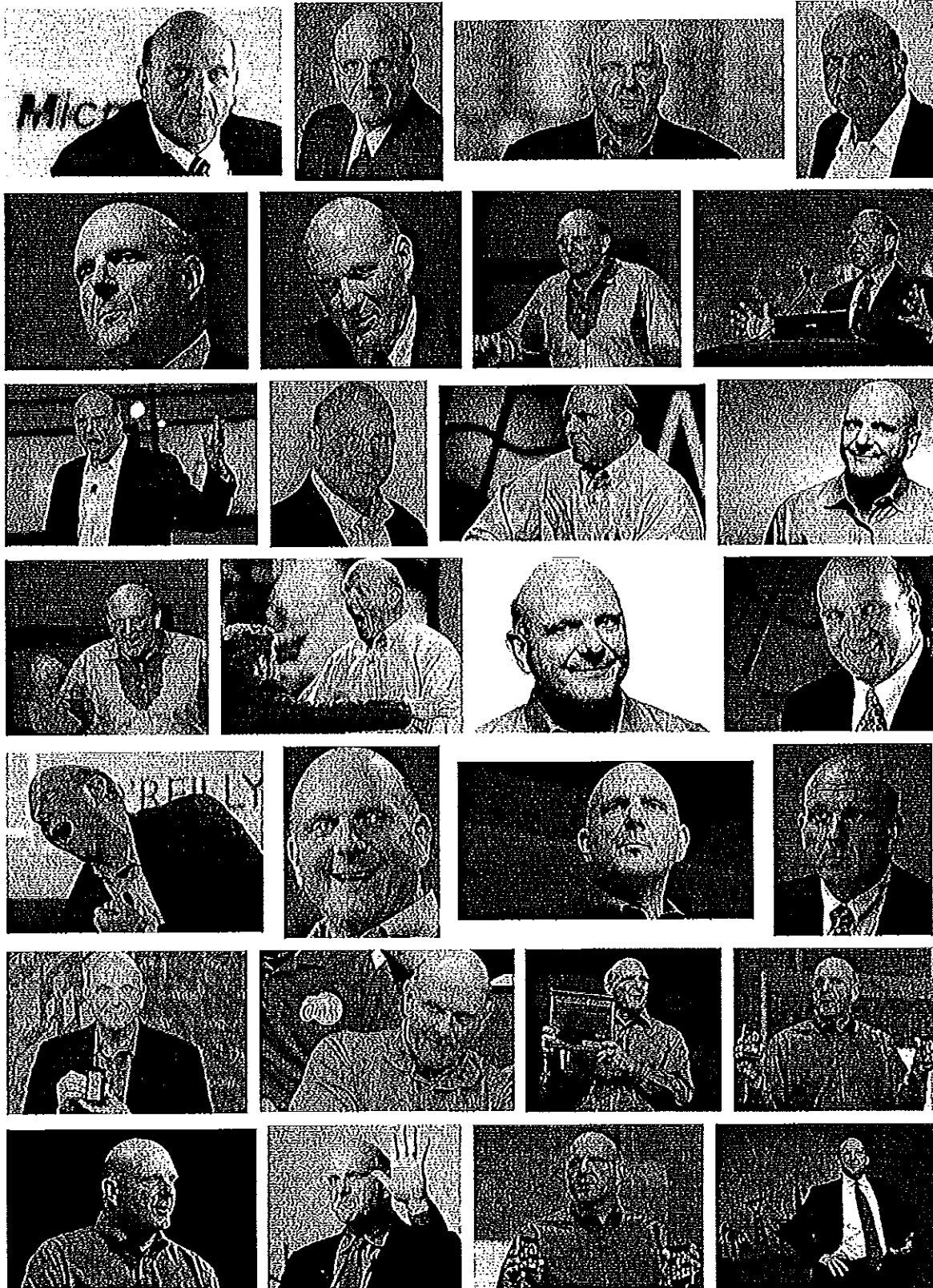
Spouse(s) Anna Friedmann

Children 2

Alma mater Harvard University
Massachusetts Institute of Technology

Religion Judaism

ATTACHMENT III

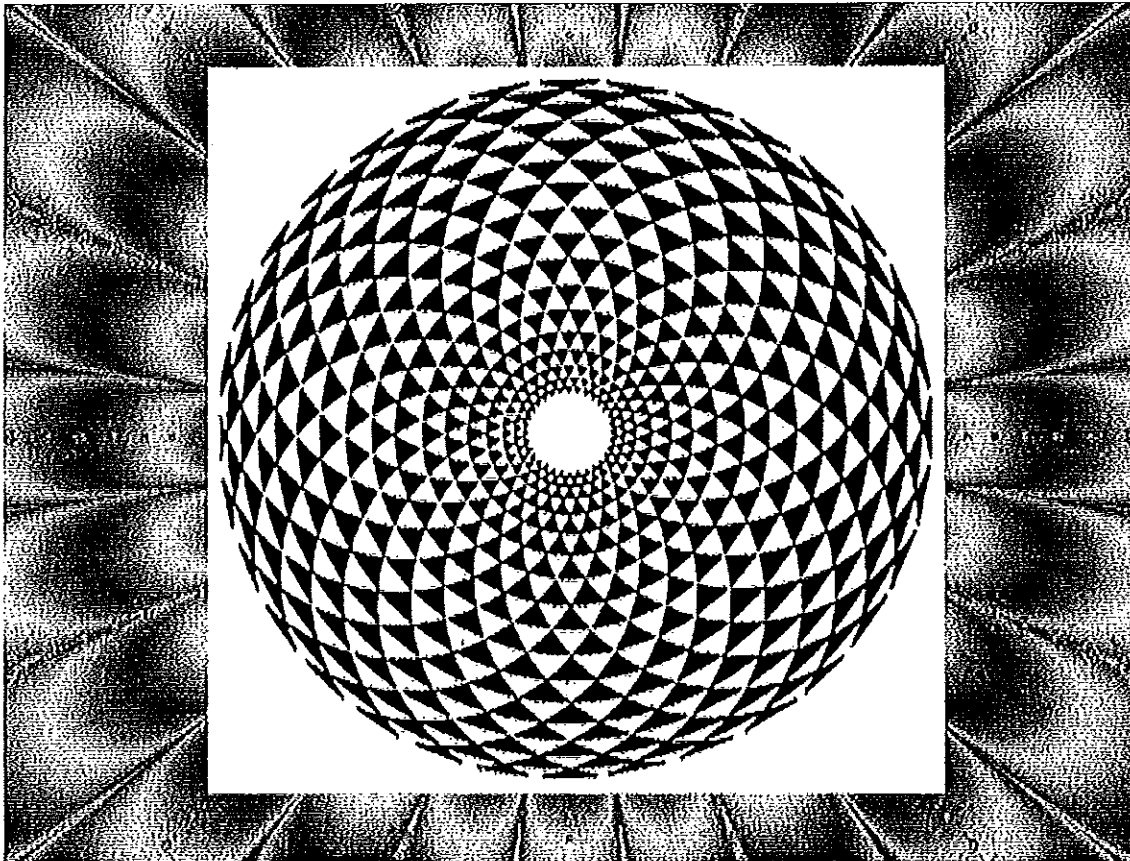


ATTACHMENT IV

Psychic Instrument

Handle with Care
Follow instructions provided

ATTACHMENT V



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Zayin	Waw	He	Daleth	Gimel	Beth	Aleph
Weapon	Hook	Window	Door	Camel	House	Ox

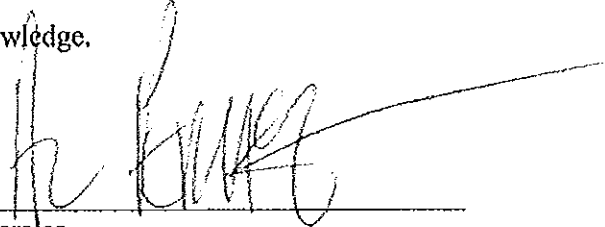
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Nun	Mem	Lamedh	Kaph	Yodh	Teth	Heh
Fish	Water	Ox-Goad	Palm of Hand	Hand	Unknown	Fence

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Taw	Shin	Rosh	Qoph	Sadhe	Peh	Ayin
Mark	Tooth	Head	Monkey	Fishhook	Mouth	Eye
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						S
						Samekh
						Support

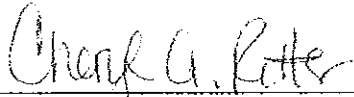
AFFIDAVIT OF AL PERALES

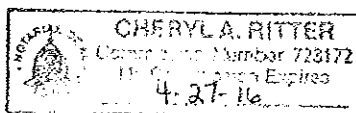
I, Al Perales, being duly sworn on oath, state as follows:

1. I am an Investigator in the Consumer Protection Division of the Iowa Attorney General's Office, a position I have held since November 2006.
2. In the above capacity, I have been assigned to handle complaints relating to various consumer frauds that impact older Iowans, and I am familiar with the consumer complaint involving the elderly Iowa woman whose circumstances are referred to in the Petition to which this affidavit is attached.
3. I have reviewed the Petition in this matter, and can attest to the accuracy of the factual allegations, and to the allegations contained in the certification in support of immediate injunctive relief.
4. The above is true to the best of my knowledge.


Al Perales

Signed and sworn to before the undersigned Notary Public for the State of Iowa by Al Perales on the 6th day of ^{February} ~~January~~, 2015.


Notary Public, State of Iowa



ATTACHMENT VI